

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Eastern District of Pennsylvania

Case number (if known):

Chapter you are filing under:

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

☐ Check if this is an amended filing

MAR 16 2023

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1 Identify Yourself

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

About Debtor 1:

BENNESHA

First name

Middle name

MCCOY

Last name

Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and doing business as names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

First name

Middle name

Last name

First name

Middle name

Last name

Business name (if applicable)

Business name (if applicable)

First name

Middle name

Last name

First name

Middle name

Last name

Business name (if applicable)

Business name (if applicable)

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

XXX - XX - 9 1 7 3

OR

9 XX - XX -

XXX - XX -

OR

9 XX - XX -

Debtor 1	<div style="border-bottom: 1px solid black; padding-bottom: 2px;">BENNESHA MCCOY</div> <div style="display: flex; justify-content: space-between; font-size: 0.8em; margin-top: 2px;">First NameMiddle NameLast Name</div>	Case number (if known) <div style="border-bottom: 1px solid black; height: 1.2em;"></div>
<div style="display: flex; justify-content: space-between;"><div style="width: 48%;">About Debtor 1:</div><div style="width: 48%;">About Debtor 2 (Spouse Only in a Joint Case):</div></div>		
4. Your Employer Identification Number (EIN), if any.		
<div style="display: flex; justify-content: space-between;"><div style="width: 48%;"><div style="border-bottom: 1px solid black; margin-bottom: 5px;">EIN</div><div style="border-bottom: 1px solid black;">EIN</div></div><div style="width: 48%;"><div style="border-bottom: 1px solid black; margin-bottom: 5px;">EIN</div><div style="border-bottom: 1px solid black;">EIN</div></div></div>		
5. Where you live		
<div style="display: flex; justify-content: space-between;"><div style="width: 48%;"><div style="border-bottom: 1px solid black; margin-bottom: 5px;">319 LAFAYETTE STREET</div><div style="display: flex; justify-content: space-between; font-size: 0.8em; margin-top: 2px;">NumberStreet</div><div style="border-bottom: 1px solid black; margin-top: 10px;">BRISTOL</div><div style="display: flex; justify-content: space-between; font-size: 0.8em; margin-top: 2px;">CityStateZIP Code</div><div style="border-bottom: 1px solid black; margin-top: 10px;">BUCKS</div><div style="display: flex; justify-content: space-between; font-size: 0.8em; margin-top: 2px;">County</div><div style="font-size: 0.8em; margin-top: 10px;">If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.</div><div style="border-bottom: 1px solid black; margin-top: 10px;">Number</div><div style="border-bottom: 1px solid black; margin-top: 5px;">Street</div><div style="border-bottom: 1px solid black; margin-top: 10px;">P.O. Box</div><div style="display: flex; justify-content: space-between; font-size: 0.8em; margin-top: 10px;">CityStateZIP Code</div></div><div style="width: 48%;"><div style="border-bottom: 1px solid black; margin-bottom: 5px;"></div><div style="display: flex; justify-content: space-between; font-size: 0.8em; margin-top: 2px;">NumberStreet</div><div style="border-bottom: 1px solid black; margin-top: 10px;"></div><div style="display: flex; justify-content: space-between; font-size: 0.8em; margin-top: 2px;">CityStateZIP Code</div><div style="border-bottom: 1px solid black; margin-top: 10px;"></div><div style="display: flex; justify-content: space-between; font-size: 0.8em; margin-top: 2px;">County</div><div style="font-size: 0.8em; margin-top: 10px;">If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.</div><div style="border-bottom: 1px solid black; margin-top: 10px;">Number</div><div style="border-bottom: 1px solid black; margin-top: 5px;">Street</div><div style="border-bottom: 1px solid black; margin-top: 10px;">P.O. Box</div><div style="display: flex; justify-content: space-between; font-size: 0.8em; margin-top: 10px;">CityStateZIP Code</div></div></div>		
6. Why you are choosing this district to file for bankruptcy		
<div style="display: flex; justify-content: space-between;"><div style="width: 48%;"><div style="font-size: 0.8em; margin-bottom: 5px;">Check one:</div><div style="margin-bottom: 10px;"><input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</div><div><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)</div><div style="border-bottom: 1px solid black; margin-top: 5px;"></div><div style="border-bottom: 1px solid black; margin-top: 5px;"></div><div style="border-bottom: 1px solid black; margin-top: 5px;"></div></div><div style="width: 48%;"><div style="font-size: 0.8em; margin-bottom: 5px;">Check one:</div><div style="margin-bottom: 10px;"><input type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</div><div><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)</div><div style="border-bottom: 1px solid black; margin-top: 5px;"></div><div style="border-bottom: 1px solid black; margin-top: 5px;"></div><div style="border-bottom: 1px solid black; margin-top: 5px;"></div></div></div>		

Debtor 1

BENNESHA MCCOY
First Name Middle Name Last Name

Case number (if known) _____

Part 2:

Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

8. How you will pay the fee

☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☐ I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☒ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

☒ No

☐ Yes. District _____ When _____ Case number _____
MM / DD / YYYY
District _____ When _____ Case number _____
MM / DD / YYYY
District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

☒ No

☐ Yes. Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY
Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY

11. Do you rent your residence?

☒ No. Go to line 12.

☐ Yes. Has your landlord obtained an eviction judgment against you?

☐ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1

BENNESHA MCCOY

First Name Middle Name Last Name

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

☒ No. Go to Part 4.

☐ Yes. Name and location of business

Name of business, if any

Number Street

City

State

ZIP Code

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))

☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))

☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))

☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or If any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Debtor 1

BENNESHA MCCOY

First Name Middle Name Last Name

Case number (if known)

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No

☐ Yes. What is the hazard?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number Street

City

State

ZIP Code

Debtor 1

BENNESHA MCCOY

First Name

Middle Name

Last Name

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
- Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
- Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the Internet, even after I reasonably tried to do so.
- ☐ Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
- Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
- Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the Internet, even after I reasonably tried to do so.
- ☐ Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1

BENNESHA MCCOY

First Name Middle Name Last Name

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.
☒ Yes. Go to line 17.

16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☒ No. Go to line 16c.
☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?

☐ No. I am not filing under Chapter 7. Go to line 18.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
☒ No
☐ Yes

18. How many creditors do you estimate that you owe?

- ☒ 1-49
☐ 50-99
☐ 100-199
☐ 200-999
☐ 1,000-5,000
☐ 5,001-10,000
☐ 10,001-25,000
☐ 25,001-50,000
☐ 50,001-100,000
☐ More than 100,000

19. How much do you estimate your assets to be worth?

- ☐ \$0-\$50,000
☒ \$50,001-\$100,000
☐ \$100,001-\$500,000
☐ \$500,001-\$1 million
☐ \$1,000,001-\$10 million
☐ \$10,000,001-\$50 million
☐ \$50,000,001-\$100 million
☐ \$100,000,001-\$500 million
☐ \$500,000,001-\$1 billion
☐ \$1,000,000,001-\$10 billion
☐ \$10,000,000,001-\$50 billion
☐ More than \$50 billion

20. How much do you estimate your liabilities to be?

- ☒ \$0-\$50,000
☐ \$50,001-\$100,000
☐ \$100,001-\$500,000
☐ \$500,001-\$1 million
☐ \$1,000,001-\$10 million
☐ \$10,000,001-\$50 million
☐ \$50,000,001-\$100 million
☐ \$100,000,001-\$500 million
☐ \$500,000,001-\$1 billion
☐ \$1,000,000,001-\$10 billion
☐ \$10,000,000,001-\$50 billion
☐ More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 1571.

x

Signature of Debtor 1

Executed on 03/10/2023
MM / DD / YYYY

x

Signature of Debtor 2

Executed on
MM / DD / YYYY

Debtor 1

BENNESHA MCCOY

First Name

Middle Name

Last Name

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X

Signature of Attorney for Debtor

Date

MM / DD / YYYY

Printed name

Firm name

Number Street

City

State

ZIP Code

Contact phone

Email address

Bar number

State

MACY/CITIBANK NA
911 DUCK BLVD
MASON OH 45040

SYNCB/PPC
P O BOX 965005
ORLANDO FL 32896

MAR 16 2023

MERRICK BANK
10705 S JORDAN GATEWAY #200
SOUTH JORDAN UT 84095

COMENITY BANK/ VICTORIA SECRECT
P O BOX 182789
COLUMBUS OH 43218

CAPITAL ONE
P O BOX 31293
SALT LAKE CITY UT 84131

COMENITY BANK/EXPRESS
P O BOX 182789
COLUMBUS OH 43218

NORDSTORM/TD BANK
13531 E CALEY AVE SERVICE
ENGLEWOOD CO 80111

TD BANK/TARGET
7000 TARGET PKWY N
MAIL STOP NCD 0450
BROOKLYN PARK MN 55445

NAVY FEDERAL CU
ONE SECURITY PLACE
P O BOX 161006
MERRIFIELD VA 22119

COMENITY CAPITAL/FOREVER 21
P O BOX 182120
COLUMBUS OH 43218

SYNCB/AT HOME
P O BOX 965013
4125 WINDWARD PLAZA
ORLANDO FL 32896

2023 MAR 16 PM 2:51
U.S. DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

LENDING CLUB BANK
595 MARKET STREET, STE 200
SAN FRANCISCO CA 94105

MERRICK BANK CORP
P O BOX 9201
OLD BETHPAGE NY 11804

NAVY FEDERAL CU
P O BOX 3700
MERRIFIELD VA 22119

NAVY FEDERAL CU
P O BOX 3700
MERRIFIELD VA 22119

SYNCH/PPC
P O BOX 530975
ORLANDO FL 32896

VERIZON WIRELESS
P O BOX 650051
DALLAS TX 75265

ZSF ENTERPRISES
72 BENSON AVE
HAMILTON NJ 08610

CREDIT COLLECTION SERVICES
725 CANTON STREET
NORWOOD MA 02062